

Senes & Chwalek Financial Advisors

David Chwalek
57 Main Street
P.O. Box 99
Concord, Massachusetts 01742
978-369-2255 • dchwalek@investorscapital.com

David Chwalek has been helping individuals, families and business owners achieve their financial goals since 1991. A graduate of Boston College, David began his career with The Prudential before co-founding Select Financial Services in Holliston, Massachusetts in 1995. He has been with Investors Capital since 2001 and was the President of Capital Retirement Strategies, Inc. before merging his practice with Renee W. Senes.

David assists clients with investment and retirement strategies, insurance, divorce financial planning, college funding and fee-based financial consulting. He is prepared to work in concert with your other professional advisors to see that each and every aspect of your financial program is properly addressed. Regular contact and annual reviews ensure that your plans remain on track.

In 2005, David was awarded the Certified Divorce Financial Analyst designation (CDFA) and in 2006, he earned the Chartered Retirement Plans Specialist designation (CRPS). David is an active member and Past President of the Concord Chamber of Commerce. He is also a founder and current President of Connections Incorporated in Concord, a high-end business development and professional networking group. David pens a monthly personal finance column, "Dollars & Sense," in *The Concord Journal*.